

substrate, to said recipients;

c) human readable data disposed upon or within said substrate, fully disclosing at least said message in a form readily interpretable and reproducible by the

5 unaided human; and

d) additional human readable data, disposed upon or within said substrate, that comprises full disclosure of all said machine readable data upon or within said substrate.

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22) The communication apparatus of claim 21 wherein or whereupon is situated additional human readable data that comprises directions for execution of commands of machine readable data upon or within said communication apparatus.

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23) The communication apparatus of Claim 22 wherein or whereupon is situated additional human readable data comprising disclosure of international or common standards that are indicia of the mode of the functions of said machine readable data.

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24) The communication apparatus of Claim 23 wherein said human readable data is denominated, by additional human readable data, as comprising full disclosure of all said machine readable data upon or within said substrate.

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25) The communication apparatus of claim 24 wherein said machine readable data comprises means for reconfiguring standard point of sale credit or debit card reading devices, upon input of said machine readable data, such that said devices transmit at least a portion of said machine readable data to a plurality of cardmakers, their agents or other intended recipients, all of which said recipients

are persons other than the user of said communication apparatus.

26) A communication apparatus whereby a plurality of facsimilies may be made
as duplicates of human readable data and thereby function as disclosed machine
5 readable data, comprising:

a) a card-like substrate;

b) machine readable data disposed upon or within said substrate;

10 c) human readable data, disposed upon or within said substrate, and fully
disclosing at least said machine readable data;

d) software and command data means for directing electronic and mechanical
15 devices to transmit at least a portion of said machine readable data;

e) additional human readable data disposed upon or within said substrate and
comprising directions for use of said communication apparatus; and

20 f) additional human readable data disposed upon said substrate and
denominating other human readable data on said substrate as a full disclosure
of said machine readable data.

27) The communication apparatus of claim 26 wherein entry of said machine
25 readable data into a plurality of devices transmits at least a portion of said
machine readable data to intended recipients other than the user of said
communication apparatus.

28) The communication apparatus of claim 27 wherein said substrate is card-